IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TENNESSEE
at Knoxville

In re:	)	
	)	
JOANNE COLLINS	)	**Case No. 3:16-bk-33456-SHB**
	)	**Chapter 7**
	)	**Judge Suzanne H. Bauknight**
Debtor(s).	)	

RESPONSE BY CREDIT ACCEPTANCE CORPORATION TO DEBTOR'S MOTION TO REDEEM PERSONAL PROPERTY

Comes Now, Credit Acceptance Corporation ("CAC"), and for its Response to the Debtor's Motion to Redeem Personal Property, states as follows:

1. On November 19, 2016, the Debtor filed for relief under Chapter 7 of the United States Bankruptcy Code in the Eastern District of Tennessee (the "Petition Date").
2. CAC is a secured creditor of the Debtor by virtue of a Retail Installment Contract dated April 17, 2016 (the "Contract"), for which Debtor purchased a certain 2011 Nissan Sentra bearing VIN 3N1AB6AP8BL683104 (the "Collateral").
3. CAC denies that the fair market value of the Collateral is $3,800.00, and demands strict proof thereof.

WHEREFORE, Credit Acceptance Corporation prays that the Debtor's Motion to Redeem Personal Property be denied, and that CAC has such other and further relief as the court deems just and proper.

Respectfully Submitted,

/s/ Victoria A. Ferraro

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CERTIFICATE OF SERVICE

The undersigned hereby certifies that a copy of the foregoing has been served upon

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Dated: February 17, 2017

/s/ Victoria A. Ferraro
Victoria A. Ferraro